



PATENT APPLICATION
NEW ATTORNEY DOCKET NO.: 061363-0003
Express Mail No. ER 841 994 507 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Ward, et al.

Examiner: Jeffrey Smith

Application No.: 09/661,271

Art Unit: 3625

Filed: September 13, 2000

Confirmation No.: 8302

For: SYSTEM AND METHOD FOR ORIGINATING LOANS

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REVOCATION OF POWER OF ATTORNEY
AND GRANT OF NEW POWER OF ATTORNEY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. §§1.36 and 3.71, Assignee, by virtue of assignments recorded as listed below, hereby revokes all previous Powers of Attorney in the U.S. application identified herein and hereby grants power of attorney to the registered practitioners of Morgan, Lewis & Bockius LLP included in the Customer Number 009629 to prosecute said application and to transact all business in the Patent and Trademark Office connected therewith. Assignee further directs that all correspondence be addressed to Customer No. 009629.

Application Number:	Filing Date:	New Attorney Docket No.	Assignment Reel/Frame	Date Recorded	Title:
09/661,271	09/13/2000	061363-0003-US (10304-003-999)	011222/0863	9/13/2000	SYSTEM AND METHOD FOR ORIGINATING LOANS



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CERTIFICATE UNDER 37 C.F.R. § 3.73(b)

Precept Corporation certifies that it is the Assignee of the entire right, title and interest in the application identified herein by virtue of an assignment filed in the U.S. Patent and Trademark Office at the Reel and Frame listed above.

To the best of the undersigned's knowledge and belief, title is in the Assignee identified above. The undersigned (whose title is supplied below) is empowered to act on behalf of the Assignee.

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further, that these statements are made with the knowledge that willful false statements, and the like so made, are punishable by fine or imprisonment, or both, under Section 1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Precept Corporation

Date: 10/14/01


(Signature)

Name: Frank R. Scavone

Title: CEO / Director